

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT of MISSOURI**

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 10/15/05 and was converted to a case under chapter 7 on 2/15/06. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights.

All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mary Margaret Crooks
aka Mary Margaret Sherrill
11328 Blue Ridge Blvd.
Apt. 1
Kansas City, MO 64134

Case Number: 05-71032-abf	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-7397
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Attorney for Debtor(s) (name and address): Jason C. Amerine Castle Law 818 Grand Blvd., Ste 700 Kansas City, MO 64106 Telephone number: 816-842-6200	Bankruptcy Trustee (name and address): Maureen Scully P.O. Box 30233 Kansas City, MO 64112 Telephone number: 816-868-3039
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Meeting of Creditors

Date: **April 7, 2006** Time: **01:00 PM**

Location: **Room 2110B, 400 East 9th Street, Kansas City, MO 64106**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 6/6/06

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Web Address of the Bankruptcy Clerk's Office:
<http://www.mow.uscourts.gov>

For the Court:

Clerk of the Bankruptcy Court:
Patricia L. Brune

Telephone number : 816-512-1800

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 3/3/06

The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 15 days. Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting.

Pursuant to 11 USC § 727 (a)(12), creditors and parties in interest seeking to delay or postpone debtor(s)' discharge on grounds that 11 USC § 522 (q)(1) may be applicable to debtor(s) or that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC § 522 (q)(1)(A) or may be liable for a debt as described in 11 USC § 522 (q)(1)(B) must file a motion to delay or postpone such discharge prior to the last day to object to the discharge, as set out above.

If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access to the courthouse.

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0866-4
Case: 05-71032

User: parlec
Form ID: b9a

Page 1 of 1
Total Served: 41

Date Rcvd: Mar 03, 2006

The following entities were served by first class mail on Mar 05, 2006.

db +Mary Margaret Crooks, 11328 Blue Ridge Blvd., Apt. 1, Kansas City, MO 64134-3209
 aty +Jason C. Amerine, Castle Law, 818 Grand Blvd., Ste 700, Kansas City, MO 64106-1913
 tr +Maureen Scully, P.O. Box 30233, Kansas City, MO 64112-3233
 smg Missouri Department of Revenue, General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
 11795570 +Aquila, PO Box 4649, Carol Stream IL 60197-4649
 11700858 +Arrow Financial, 8589 Aero Dr., Suite 600, San Diego CA 92123-1722
 11791194 Arrow Financial Services LLC, c/o Becket and Lee, LLP, P.O. Box 3001, Malvern, PA 19355-0701
 11700860 +CAC Financial, 2601 NW Expressway, Suite 1000 E, Oklahoma City OK 73112-7238
 11700862 +Cass Medical Center, 1800 E. Mechanic, Harrisonville MO 64701-2017
 11795571 +Comcast, 4700 Little Blue Pkwy., Independence MO 64057-8304
 11700864 Cross Country Bank, PO Box 10004, Huntington WV 25770-0004
 11700865 +Dept Recovery, PO Box 9001, Westbury NY 11590-9001
 11700866 Direct Loans, PO Box 530260, Atlanta GA 30353-0260
 11766314 +JP Morgan Chase/Bank One, N.A., NPS, 370 S. Cleveland Ave. #2047, Westerville, OH 43081-8917
 11763796 Jefferson Capital Systems, LLC, POB 23051, Columbus, GA 31902-3051
 11700868 +Kansas Counselors, PO Box 14765, Shawnee Mission KS 66285-4765
 11700869 +Midland Credit Management, 5775 Roscoe Court, San Diego CA 92123-1399
 11773465 +Midwest United Federal Credit Union, c/o Centrix Financial, LLC, 6782 South Potomac St., Centennial, CO 80112-3915
 11791530 +Missouri Department of Revenue, P O Box 475, Jefferson City, MO 65105-0475
 11761985 +Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
 11700870 +Private Investors, 3003 E Chestnut Expressway, Suite 100, Springfield MO 65802-2564
 11795572 +Raymore Water Department, 100 N Municipal, Raymore MO 64083-9217
 11700871 +Research Hospital, 2316 Myer Blvd, Kansas City MO 64132-1199
 11795573 +Ruskin Place Apartments, 11418 Blue Ridge Blvd., Kansas City MO 64134-3222
 11700872 Southfork, 1301 N. Scott Ave., Belton MO 64012-4515
 11700873 +Southwestern Bell, 841 E. Hunting Path Ave, Philadelphia PA 19124-4824
 11700875 +St. Joseph Medical Center, 1000 Carondelet Drive, Kansas City MO 64114-4865
 11795574 +Sun Loan Co., 1805 E. North Ave, Belton MO 64012-2128
 11700876 +T-Mobile, Financial Service DeptBankruptcy, P.O. Box 37380, Albuquerque NM 87176-7380
 11775219 +T-Mobile, Bankruptcy, PO Box 53410, Bellevue, WA 98015-3410
 11795575 Time Warner Cable, 12900 S 71 HWY, Grandview MO 64030-0000
 11700877 +Truman Hospital, 2301 Holmes, Kansas City MO 64108-2640
 11700878 +UMB Bank, 906 Grand Blvd, Kansas City MO 64106-2007
 11795576 +World Finance, 12024 Blue Ridge, Grandview MO 64030-1154

The following entities were served by electronic transmission on Mar 03, 2006 and receipt of the transmission was confirmed on:

tr	+EDI: QMSCULLY.COM Mar 03 2006 16:59:00	Maureen Scully, P.O. Box 30233, Kansas City, MO 64112-3233
11700859	EDI: FIRSTUSA.COM Mar 03 2006 16:59:00	Bank One, PO Box 94015, Palatine IL 60094-4015
11764548	+EDI: CAPITALONE.COM Mar 03 2006 16:59:00	CAPITAL ONE BANK, C/O TSY'S DEBT MGMT, PO BOX 5155, NORCROSS, GA 30091-5155
11700861	+EDI: CAPITALONE.COM Mar 03 2006 16:59:00	Capital One, PO Box 26030, Richmond VA 23260-6030
11700863	Fax: 866-393-1342 Mar 03 2006 20:43:12	Centrix, PO Box 17669, Denver CO 80217-0669
11700867	+EDI: IRS.COM Mar 03 2006 16:59:00	IRS, P.O. box 970011, Saint Louis MO 63197-0011
11758473	+EDI: IRS.COM Mar 03 2006 16:59:00	Internal Revenue Service, SB/SE, Insolvency, Terr 9, Grp 2, PO BOX 66778, Stop 5334 STL, St. Louis, MO 63166-6778
11700874	EDI: NEXTEL.COM Mar 03 2006 16:59:00	Sprint, P.O. Box 219554, Kansas City MO 64121-9554 TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2006

Signature: _____